

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Cathy Lynn Lacey
 Debtor

Case No. 17-15264-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Lisa
 Form ID: 309I

Page 1 of 2
 Total Noticed: 32

Date Rcvd: Oct 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2017.

db +Cathy Lynn Lacey, c/o Lightner Law Offices, P.C., 4652 Hamilton Blvd.,
 Allentown, PA 18103-6021
 aty +AMANDA LAUREN KURECIAN, Lightner Law Office, 4652 Hamilton Blvd.,
 Allentown, PA 18103-6021
 tr +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010,
 Reading, PA 19606-0410
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13964829 +Ally Financial, 500 Woodward Ave., Detroit, MI 48226-3416
 13978520 +Commercial Acceptance, 2300 Gettysburg Rd., Suite 102, Camp Hill, PA 17011-7303
 13964832 +Five Star Bank, 220 Lierty Street, Warsaw, NY 14569-1465
 13964835 +KML Law Group P.C., Suite 5000 BNY Mellon Independence Center, 701 Market St.,
 Philadelphia, PA 19106-1538
 13964834 +Keystone Connections, P.O. Box 529, Irwin, PA 15642-0529
 13964837 +Michael Horvath, 4250, Manor Drive, Stroudsburg, PA 18360-9441
 13964836 +Michael Horvath, 4250 Manor Drive, Stroudsburg, PA 18360-9441
 13964838 +Pacific Union, 1603 LBJ Freeway, Suite 500, Farmers Branch, TX 75234-6071
 13971657 +Pacific Union Financial, LLC, c/o Matteo S. Weiner, Esq., KML Law Group, PC,
 701 Market Street, Philadelphia, PA 19106-1538

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: tlightner@lightnerlaw.com Oct 13 2017 01:38:34 THOMAS L. LIGHTNER,
 Lightner Law Offices, P.C., 4652 Hamilton Blvd., Allentown, PA 18103
 smg +E-mail/Text: robertsl2@dnb.com Oct 13 2017 01:39:28 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 13 2017 01:38:56
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 13 2017 01:39:35 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Oct 13 2017 01:39:22 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 13964828 EDI: URSI.COM Oct 13 2017 01:28:00 Alltran Financial, LP, P.O. Box 722929,
 Houston, TX 77272-2929
 13974276 EDI: GMACFS.COM Oct 13 2017 01:28:00 Ally Bank, PO Box 130424, Roseville MN 55113-0004
 13978519 EDI: GMACFS.COM Oct 13 2017 01:28:00 Ally Bank, P.O. Box 130424,
 Saint Paul, MN 55113-0004
 13964830 +EDI: TSYS2.COM Oct 13 2017 01:28:00 Barclay Card, PO Box 13337,
 Philadelphia, PA 19101-3337
 13964831 +EDI: CAPITALONE.COM Oct 13 2017 01:28:00 Capital One, P.O. Box 71083,
 Charlotte, NC 28272-1083
 13964833 +EDI: IRS.COM Oct 13 2017 01:28:00 IRS, P.O. Box 219690, Kansas City, MO 64121-9690
 13978516 +E-mail/Text: bankruptcy@fult.com Oct 13 2017 01:40:22 Lafayette Ambassador Bank,
 P.O.Box 25091, Lehigh Valley, PA 18002-5091
 13997039 EDI: PRA.COM Oct 13 2017 01:28:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 13962898 +EDI: PRA.COM Oct 13 2017 01:28:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 13964839 EDI: RMSC.COM Oct 13 2017 01:28:00 Synchrony Bank, P.O. Box 960061,
 Orlando, FL 32896-0061
 13978518 +EDI: WTRRN BANK.COM Oct 13 2017 01:28:00 TD Bank USA/Target C, 3701 Wayzata BV,
 Minneapolis, MN 55416-3401

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-4

User: Lisa
Form ID: 309I

Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 14, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2017 at the address(es) listed below:

AMANDA LAUREN KURECIAN on behalf of Debtor Cathy Lynn Lacey tlightner@lightnerlaw.com,
r50447@notify.bestcase.com
FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
MATTEO SAMUEL WEINER on behalf of Creditor Pacific Union Financial, LLC
bkgroup@kmlawgroup.com
THOMAS L. LIGHTNER on behalf of Debtor Cathy Lynn Lacey tlightner@lightnerlaw.com,
sbennett@lightnerlaw.com;r50447@notify.bestcase.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:			
Debtor 1	Cathy Lynn Lacey		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of Pennsylvania		
Case number:	17-15264-ref		
	Social Security number or ITIN	xxx-xx-8165	
	EIN	-- --	
	Social Security number or ITIN	-- --	
	EIN	-- --	
	Date case filed for chapter	13 8/2/17	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Cathy Lynn Lacey	
2. All other names used in the last 8 years	aka Cathy L. Lacey, aka Cathy Lynn Horvath, aka Cathy L. Horvath	
3. Address	c/o Lightner Law Offices, P.C. 4652 Hamilton Blvd. Allentown, PA 18103	
4. Debtor's attorney Name and address	THOMAS L. LIGHTNER Lightner Law Offices, P.C. 4652 Hamilton Blvd. Allentown, PA 18103	Contact phone (610) 530-9300 Email: tlightner@lightnerlaw.com
5. Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610-779-1313 Email: ecfmail@fredreiglech13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: <u>Philadelphia Office -- 8:30 A.M. to 5:00 P.M.</u> <u>Reading Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (610)2085040 Date: 10/12/17

For more information, see page 2

Location:
Bar Association of Lehigh County, Meeting
Rooms – Lower Level, 1114 West Walnut
Street, Allentown, PA 18102

Filing deadline: 1/6/18

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Filing deadline: 2/5/18

Filing deadline: 1/29/18

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

The debtor has filed a plan. This plan proposes payment to the trustee of \$100.00 per month for 60 months. The hearing on confirmation will be held on:
12/21/17 at 9:00 AM, Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.